Information

The Zurich International Portfolio Bond is provided by Zurich Life Assurance plc, a member of the Zurich Group. The information in this leaflet is intended to provide you with a summary of the terms of the plan and help you understand its charging structure.

Plan charges

Yearly charge
The table below shows the current charge as a yearly figure in all available base currencies.

If your plan value changes, the percentage yearly charge we take will also change.

Custody charge
Unless you have a discretionary asset manager or have nominated the Zurich Portfolio option, we will apply a custody charge of 0.02% each year on any mutual funds holdings. Discretionary asset managers may apply their own custody charges.

<table>
<thead>
<tr>
<th>Plan base currency value in pounds sterling (GBP)</th>
<th>Plan base currency value in US dollars (USD)</th>
<th>Plan base currency value in euro (EUR)</th>
<th>Standard death benefit</th>
<th>Standard death benefit removed</th>
<th>Reduced death benefit</th>
<th>Capital redemption version</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50,000</td>
<td>Less than 85,000</td>
<td>Less than 70,000</td>
<td>1.10%</td>
<td>1.05%</td>
<td>1.10%</td>
<td>1.05%</td>
</tr>
<tr>
<td>Equal to or more than 50,000, but less than 100,000</td>
<td>Equal to or more than 85,000, but less than 170,000</td>
<td>Equal to or more than 70,000, but less than 140,000</td>
<td>0.85%</td>
<td>0.80%</td>
<td>0.85%</td>
<td>0.80%</td>
</tr>
<tr>
<td>Equal to or more than 100,000, but less than 250,000</td>
<td>Equal to or more than 170,000, but less than 430,000</td>
<td>Equal to or more than 140,000, but less than 350,000</td>
<td>0.50%</td>
<td>0.45%</td>
<td>0.50%</td>
<td>0.45%</td>
</tr>
<tr>
<td>Equal to or more than 250,000, but less than 500,000</td>
<td>Equal to or more than 430,000, but less than 850,000</td>
<td>Equal to or more than 350,000, but less than 700,000</td>
<td>0.35%</td>
<td>0.30%</td>
<td>0.35%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Equal to or more than 500,000, but less than 1,000,000</td>
<td>Equal to or more than 850,000, but less than 1,700,000</td>
<td>Equal to or more than 700,000, but less than 1,400,000</td>
<td>0.25%</td>
<td>0.20%</td>
<td>0.25%</td>
<td>0.20%</td>
</tr>
<tr>
<td>Equal to or more than 1,000,000</td>
<td>Equal to or more than 1,700,000</td>
<td>Equal to or more than 1,400,000</td>
<td>0.18%</td>
<td>0.13%</td>
<td>0.18%</td>
<td>0.13%</td>
</tr>
</tbody>
</table>
Trading charge
A trading charge is applied each time we buy or sell a mutual fund.

The trading charge will be £35.00, $60.00 or €50.00 and taken at the time of the trade.

Discretionary asset management charge
Discretionary asset manager charges will only apply if you have a discretionary asset manager. The charge will be equivalent to the fee levied by the discretionary asset manager for providing its services.

Zurich Portfolio charges
Sterling ISA Managers Limited will deduct their own charges from assets within the Zurich Portfolio. Your adviser will give you a 'charges information document' detailing such charges.

Investment adviser fees
An investment adviser managing assets within a Zurich Portfolio will charge a fee for their services, which will be taken from assets within the Zurich Portfolio.

Minimum payments

Minimum initial payment
The minimum initial single payment is:

£50,000  $85,000  €70,000

You must invest a minimum initial payment of 1% or £1,000/$1,700/€1,400 (whichever is the greater) into each asset. Individual asset managers may apply higher minimum investment limits.

Minimum additional payment
The minimum additional single payment is:

£10,000  $17,000  €14,000

You must invest a minimum additional payment of 1% or £1,000/$1,700/€1,400 (whichever is the greater) into each asset. Individual asset managers may apply higher minimum investment limits.

Other information

Minimum plan value
The minimum you must leave invested in your plan is the higher of 10% of your payments or £10,000, $17,000 and €14,000.

Minimum one-off withdrawal
The minimum encashment is £200, $340 or €280.

Minimum trade amount
The minimum amount for each individual trade is the higher of the fund manager or deposit account provider minimum, or: £1,000, $1,700 or €1,400.

Minimum regular withdrawal
The minimum regular withdrawal amount is £200, $340 or €280 per withdrawal.
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